



Order Filed on May 21, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

**RABINOWITZ, LUBETKIN & TULLY, LLC**

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*Counsel to Jay L. Lubetkin,*

*Chapter 7 Trustee*

In re:

ALBERTO D. GUZMAN,

Debtor.

Case No. 21-15061 (JKS)

Chapter 7

Hon. John K. Sherwood

**ORDER RECLASSIFYING AND EXPUNGING ALLEGED SECURED CLAIM OF  
LAKEVIEW LOAN SERVICING LLC c/o FLAGSTAR BANK, F.S.**

The relief set forth on the following page, numbered two (2), is hereby **ORDERED**.

**DATED: May 21, 2025**

A handwritten signature in black ink, appearing to read "J.K. Sherwood", is written over a horizontal line.

Honorable John K. Sherwood  
United States Bankruptcy Court

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In re: ALBERTO D. GUZMAN  
Case No.: 21-15061 (JKS)  
Caption of Order: ORDER RECLASSIFYING AND EXPUNGING ALLEGED SECURED CLAIM OF LAKEVIEW LOAN SERVICING LLC c/o FLAGSTAR BANK, F.S.

**THIS MATTER** having been opened to the Court by Jay L Lubetkin, (the "Trustee"), Chapter 7 Trustee of the bankruptcy estate of Alberto D. Guzman, (the "Debtor"), upon the filing by and through the Trustee's attorneys Rabinowitz, Lubetkin & Tully, LLC, of a notice of motion and certification of support thereof, and a proposed form of order, seeking the reclassification and expungement of the alleged secured proof of claim of Lakeview Loan Servicing LLC c/o Flagstar Bank, F.S. (the "Mortgagee"); and the Court having considered the Certification filed in support hereof; and the Court noting the status of the Mortgagee as a secured creditor upon real property owned in part by the Debtor located at 325 Thomas Avenue, Lyndhurst, New Jersey, (the "Property"); and the Court further noting that the Property is not being administered by the Trustee herein and that no proceeds of the within estate constitute proceeds of the Property; and the Court further noting the Trustee's assertion that the value of the Property exceeds the claim of the Mortgagee, such that the Mortgagee can obtain full payment of its claim from assets not being administered herein; and other good and sufficient cause existing for the make and entry of the within Order;

**IT IS** on this 20th day of May, 2025

**ORDERED** that the alleged secured claim of the Mortgagee is hereby reclassified as general unsecured claim; and it is

**FURTHER ORDERED** that the reclassified general unsecured claim of the Mortgagee is hereby expunged, based upon the uncontested fact that there is more than sufficient value in the Property such that the Mortgagee can receive full payment of its claim from such collateral; and it is

**FURTHER ORDERED** that nothing herein shall impair, prejudice or preclude the Mortgagee from having its claim satisfied from the Property or from any non-debtor obligor.